

JOINT TENANCY DEED

THIS INDENTURE, made this 3rd day of December, A.D. 1998 between Cathy L. Lozano, the party of the first part, and Cathy B. Povis and Jorge F. Povis, the parties of the second part.

WITNESSETH: That the said party of the first part for a valuable consideration, the receipt whereby is hereby acknowledged, do by these presents, GRANT, BARGAIN, AND SELL unto the said parties of the second part, and to the survivor of said party and the heirs and assigns of such survivor forever, all that certain parcel of land situated in the County of Lincoln, State of Nevada, and abounded and described as follows, to-wit:

That certain parcel of land situate in Lot 67 in Sun Gold Manor Estates, Panaca, Nevada. Parcel No. 2-074-18.

TOGETHER with the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversions, remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD all and singular the said premises together with the appurtenances unto the said party of the second part and to the survivor of said party and the heirs and assigns of such forever.

IN WITNESS WHEREOF the said party of the first part have here unto set their hand as of the day and year first above written.

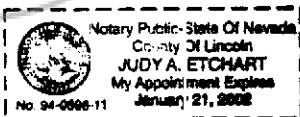
Cathy L. Lozano
Cathy L. Lozano

Cathy Povis
Cathy Povis
P.O. Box 267
645 E Callaway
Panaca, NV 89012

STATE OF NEVADA)
(ss.
COUNTY OF LINCOLN)

ON this ^{3rd} day of December, A.D. 1998, before me, a Notary Public in and for said county and state, personally appeared Cathy L. Lozano, known to me to be the person described in and who acknowledged to me that they executed the foregoing instrument freely and voluntarily and for the uses and purposes herein mentioned.

Judy A. Etchart
Notary Public



NO. 111965
FILED AND RECORDED AT REQUEST OF
CATHY POVIS
DECEMBER 7, 1998
AT 45 MINUTES PAST 10 O'CLOCK
AM IN BOOK 138 OF OFFICIAL
RECORDS PAGE 451 LINCOLN
COUNTY, NEVADA.
YURIKO SETZER
BY *[Signature]* COUNTY RECORDER, DEPUTY

BOOK 138 PAGE 451